

ACI Worldwide Teams with Suncorp Bank to Fight Payments Fraud

ACI's Proactive Risk Manager™ Selected to Combat Cross-channel Fraud

NAPLES, FLA –SEPTEMBER 18,2012—ACI Worldwide (NASDAQ: ACIW), a leading international provider of payments systems, announced today that Suncorp Bank, a division of Suncorp Group of Australia, has implemented ACI Proactive Risk Manager™ 8.0, the company's comprehensive fraud management solution. A Proactive Risk Manager customer since 2002, Suncorp migrated to the next generation of the solution in order to take advantage of its real-time fraud detection functionality and its ability to integrate, present and enable disposition of fraud alerts from multiple transaction channels in a single system.

Proactive Risk Manager is a payments fraud management solution designed to detect and combat evolving and increasingly sophisticated fraud schemes. It combines predictive analytics with expertly defined rules to enable an accurate, flexible and real-time response to the increasingly complex and dangerous risks presented by fraud and money laundering.

"Protecting the assets our customers entrust to us is one of our most important duties," said Martin Latimer, Executive Manager Group Financial Crimes, Suncorp. "We know that those who wish to defraud and steal from us are always seeking new and creative methods, and we are determined to do everything we can to prevent that. By implementing Proactive Risk Manager 8.0, we believe we are better prepared to meet this challenge."

"Fraud will always be a tremendous risk for financial institutions and could be very costly for those that are not properly prepared," said Mike Braatz, Senior Vice President, Payments Fraud, ACI Worldwide. "In order to keep up with rapidly changing fraud schemes, financial institutions around the world need to implement solutions which will stand guard every minute of every day and provide the flexibility to keep up with evolving threats. We are happy to continue our partnership with Suncorp in their initiative to expand their successful fraud prevention programs, to cover other channels and ensure the lowest possible risk exposure for their clients."

Proactive Risk Manager is used by more than 160 customers in 44 countries. ACI ranked in the leader category for financial crimes management by leading industry analyst firm IDC Financial Insights in the recent IDC MarketScape report, Financial Crimes Management 2012 Vendor Assessment.

About ACI Worldwide

ACI Worldwide powers electronic payments and banking for more than 1,650 financial institutions, retailers and processors around the world. ACI software enables \$12 trillion in payments each day, processing transactions for 14 of the leading global retailers, and 24 of the world's 25 largest banks. Through our integrated suite of software products and hosted services, we deliver a broad range of solutions for payments processing, card and merchant management, online banking, mobile, branch and voice banking, fraud detection, and trade finance. To learn more about ACI and the reasons why our solutions are trusted globally, please visit www.aciworldwide.com. You can also find us on www.paymentsinsights.com or on Twitter @ACI_Worldwide.

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